



Response Date:13/10/2026

2026/996 - Ghost broking

In response to your recent request for information regarding;

I wish to request reports of 'ghost broking' within the city of Wrexham, covered by your force.

For clarity, 'Ghost broking' is an illegal insurance scam where fraudsters pose as legitimate brokers to sell fake, invalid, or heavily discounted motor insurance policies.

I would be grateful if you could provide the following information:

The number of reported cases of ghost broking / fraudulent motor insurance activity recorded by your force for each of the following periods:

Jan 2021 - Dec 2021

Jan 2022 - Dec 2022

Jan 2023 - Dec 2023

Jan 2024 - Dec 2024

Jan 2025 - Dec 2025

Where possible, please provide the figures broken down by calendar year so that year-on-year comparisons can be made.

If available, please also provide the following information:

- Total reported financial loss per year**
- Average or median reported financial loss per victim**
- Methods used by the fraudster to contact the victim (e.g. social media, text message, telephone, website, email)**

We have searched our systems for fraud/forgery offences or NFIB fraud with Wrexham Local Authority occurrence address + search for insurance/ghost broking/brokering - this resulted in a nil return.

We have located some occurrences using the NFIB insurance types;

Pencadlys yr Heddlu,
Glan-y-Don, Bae Colwyn LL29 8AW
www.heddlugogleddcymru.police.uk

Police Headquarters,
Glan-y-Don, Colwyn Bay LL29 8AW
www.northwales.police.uk

Occ. LA	Calendar Year	HO Description	HO Code3	HO Code3	Victim Age	Summary
WREXHAM	2023	Insurance Related Fraud	NFIB6A	NFIB6A	48	Male has been stopped by officers who believed they were driving with no insurance. Cover note produced. Officers made enquiries and it is believed the driver has been the victim of fraud as the insurance was not valid
WREXHAM	2023	Insurance Related Fraud	NFIB6A	NFIB6A	48	INFORMANT REPORTING ON 07/02/23 HE HAD HIS VEHICLE IMPOUNDED BY THE POLICE FOR NO INSURANCE OFFENCES..THE INSURANCE HE TOOK OUT WAS WITH GO ANNUAL WHICH APPEARS TO BE A FRAUDULENT COMPANY.
WREXHAM	2024	Insurance Broker Fraud	NFIB6B	NFIB6B	23	The informant is reporting being called by someone portraying to be an insurance broker and setting up a policy that doesn't exist.

THIS INFORMATION HAS BEEN PROVIDED IN RESPONSE TO A REQUEST
UNDER THE FREEDOM OF INFORMATION ACT 2000, AND IS CORRECT AS AT 12/10/2026